

# **Approved List of Nonprofit Budget and Credit Counseling Agencies and Providers of Personal Financial Management Instructional Courses for the Middle District of Alabama**

Pursuant to 11 USC § 111, the United States Bankruptcy Administrator for the Middle District of Alabama (USBA) has approved the applications of the following agencies to provide nonprofit budget and credit counseling services and/or personal financial management instructional courses as noted below. Other agencies may be approved and added to this list at any time. Approval of these agencies is based on information provided by the agencies. The USBA does not endorse any agency, nor does the USBA make any representation concerning the quality or adequacy of services provided by the agencies. If you have any questions, please contact your lawyer and the agency at its address and telephone number.

## **\$\$\$0123 A+ Class**

713 Preston Place

Grapevine, TX 76051

Telephone: 817-533-3423 Fax: 817-533-3423

Website: [www.jjandpartners.com](http://www.jjandpartners.com)

Delivery Method: Internet

**Financial Management Course Only: Approval valid thru 07/24/13**

## **50-30-20 MoneyPlan/National Personal Finance Education LLP (fka National Personal Finance Education)**

Business address:

7651 W. August Moon Place

Tucson, AZ 85743

Telephone: (888) 450-3020 (Toll free); Fax: (866) 839-6921

Website: [www.50-30-20.com](http://www.50-30-20.com)

Delivery Method: Internet

**Financial Management Course only: Approval valid thru 08/26/2013**

## **123 Credit Counseling, Inc.**

6161 Blue Lagoon Drive, Suite 255A

Miami, FL 33126

Telephone: (888) 412-2123 (Toll free); Fax: (305) 269-0473

Website: [www.a123cc.org](http://www.a123cc.org) or [www.bankruptcycourse.com](http://www.bankruptcycourse.com)

Delivery Method: Telephonic, Internet

**Credit Counseling Only: Approval valid 03/01/11 – 08/31/12**

## **A 24/7 Bankruptcy Class, Inc.**

6161 Blue Lagoon Drive, Suite 255B

Miami, FL 33126

Telephone: (305) 267-1041; Fax: (305) 402-0160

Website: [www.a247class.com](http://www.a247class.com)

Delivery Method: Internet

**Financial Management Course only: Approval valid thru 03/01/2012 – 02/28/2013**

**Abacus Credit Counseling**

15760 Ventura Boulevard., Suite 700

Encino, CA 91436

Telephone: (800) 516-3834 or (866) 693-1420 (Toll free numbers)

Fax: (888) 561-0825

Website: [www.abacuscc.org](http://www.abacuscc.org)

Delivery Method: Internet

**Credit Counseling Only: Approval valid thru 08/31/12**

**Advisory Credit Management, Inc.**

5769 West Sunrise Blvd.

Plantation, FL 33313

Telephone: (800) 786-3940 (Toll free) Fax: (800) 274-7187

Website: [www.advisorycreditmanagement.org](http://www.advisorycreditmanagement.org)

Delivery Method: Telephonic; Internet

**Credit Counseling Only: Approval valid thru 08/31/12**

**Alliance Credit Counseling, Inc.**

13777 Ballantyne Corporate Place, Suite 100

Charlotte, NC 28277

Mailing address: P.O. Box 470347

Charlotte, NC 28247

Telephone: (888) 594-9596 or (888) 594-9594 (Toll free)

Fax: (704) 943-0313

Websites: [www.knowdebt.org](http://www.knowdebt.org) and [www.crisishelp.org](http://www.crisishelp.org)

Delivery Methods: Internet; telephonic; Hearing impaired; Spanish (in person & telephonic)

**Credit Counseling and Financial Management Course: Approval expired 03/08/12;  
Certificates invalid**

**American Consumer Credit Counseling, Inc**

130 Rumford Avenue, Suite 202

Newton, MA 02466

Telephone: (866) 826-6924 (Toll free) Fax: (617) 559-5791

Website: [www.consumercredit.org](http://www.consumercredit.org)

Delivery Methods: Credit Counseling - telephonic; Financial Management Course – Internet

**Credit Counseling and Financial Management Course: Approval valid thru 05/12/2013**

**Approved Bankruptcy Certification Services**

101 N. Lynnhaven Road, Suite 303

Virginia Beach, VA 23452-7523

Telephone: (757) 416-7890; Toll free: (800) 531-5124

Fax: (757) 416-7897

Website: [www.bankruptcyinfo.org](http://www.bankruptcyinfo.org)

Delivery Methods: Internet; telephonic

**Credit Counseling only: Approval valid thru 04/14/2013**

**Arbor Investments d/b/a YourBankruptcyPartner.com**

1850 South 72<sup>nd</sup> Street

Omaha, NE 68124

Telephone: (800) 625-7725 Toll free

Fax: (402) 393-1579

Website: [www.yourbankruptcypartner.com](http://www.yourbankruptcypartner.com)

Delivery Methods: Internet; telephonic

**Financial Management Course only: Approval valid 04/01/12 thru 09/30/12**

**BE Adviser, LLC**

900 East Indiana Street

Bay City, MI 48708

Telephone: (989) 303-8611 Fax: (989) 790-1554

Website: [www.beadviser.com](http://www.beadviser.com)

Delivery Methods: Internet

**Financial Management Course only: Approval valid 06/01/12 thru 11/30/12**

**Black Hills Children's Ranch, Inc.**

d/b/a Pioneer Credit Counseling

d/b/a/ Pioneer Credit & Debit Consolidation Services

1644 Concourse Drive

Rapid City, SD 57703

Telephone: (800) 888-1596 Toll free

Fax: (605) 348-8537

Website: [www.pioneercredit.com](http://www.pioneercredit.com)

Delivery Methods: Internet; telephonic

**Credit Counseling and Financial Management Course: Approval valid thru 01/29/2013**

**Consumer Credit Counseling Service of Alabama, Inc**

Farmer-Wilson Building

640 South Lawrence Street

Montgomery, AL 36104

Telephone: (334) 265-8545; (800) 662-6119 Toll free

Fax: (334) 265-5926

Website: [www.budgethelp.com](http://www.budgethelp.com)

Delivery Methods: Internet; In person; telephonic; TTY; Visually impaired

**Credit Counseling and Financial Management Course: Approval valid thru 04/03/13**

**Consumer Credit Counseling Service of San Francisco**

595 Market Street, Suite 1500

San Francisco, CA 94105

Telephone: (800) 777-7526 Toll free

Fax: (415) 777-4027

Website: [www.cccssf.org](http://www.cccssf.org)

Delivery Methods: Internet; telephonic; Hearing and visually impaired; Spanish (website)

**Credit Counseling and Financial Management Course: Approval valid thru 07/30/13**

**Consumer Credit Counseling Service of West Florida, Inc.**

14 Palafox Place

Pensacola, FL 32502

Telephone: (850) 434-0268; Toll free (800) 343-3317

Fax: (850) 432-5078

Website: [www.cccswfl.org](http://www.cccswfl.org)

Delivery Methods: Internet; Telephonic; Hearing and visually impaired

**Credit Counseling: Approval valid thru 10/18/12**

**Financial Management Course: Approval valid thru 03/31/13**

**Consumer Financial Education Foundation of America**

2 North 20<sup>th</sup> Street, Suite 1030

Birmingham, AL 35203

Telephone: (205) 321-2822; Toll free: (866) 684-8171

Fax: (205) 321-2848

Website: [www.cfefa.org](http://www.cfefa.org)

Delivery Methods: Internet; In person; Telephonic, Hearing and visually impaired

**Credit Counseling and Financial Management Course: Approval valid thru 09/08/12**

**CredAbility; a/k/a Consumer Credit Counseling Service (CCCS) of Greater Atlanta, Inc. (d/b/a CCCS of Jackson, MS; CCCS of Central FL and the FL Gulf Coast; CCCS of Palm Beach County & the Treasure Coast of FL; CCCS of East TN; CCCS of Upstate SC)**

270 Peachtree Street, NW Suite 1800

Atlanta, GA 30303

Telephone: (800) 251-2227 or (866) 672-2227 (Toll free numbers)

Hearing Impaired: (770) 716-9666 Toll free Fax: (800) 447-0350

Website: [www.CredAbility.org](http://www.CredAbility.org)

Delivery Methods: Internet; telephonic (credit counseling only); Spanish (website and telephonic) and 26 additional languages (telephonic)

**Credit Counseling : Approval valid thru 04/19/13**

**Financial Management Course: Approval valid thru 06/27/13**

**Credit Advisors Foundation**

1818 South 72<sup>nd</sup> Street

Omaha, NE 68124

Telephone: (800) 625-7725 Toll free Fax: (402) 393-7660

Website: [www.yourbankruptcypartner.com](http://www.yourbankruptcypartner.com)

Delivery Methods: Internet, Telephonic

**Credit Counseling and Financial Management Course: Approval valid thru 09/30/12**

**Credit Card Management Services, Inc. DBA Debthelper.com**

1325 N. Congress Ave., Suite 201

West Palm Beach, FL 33401

Telephone: (800) 920-2262 Fax: (866) 561-2622

Website: [www.debthelper.com](http://www.debthelper.com)

Delivery method: Telephonic (English, Brazilian Portuguese & Spanish); Internet (English & Spanish); TTY; Visually impaired

**Credit Counseling and Financial Management Course: Approval valid 06/01/12 – 11/30/12**

**Dave Ramsey's Debtor Education, LLC**

1749 Mallory Lane

Brentwood, TN 37027

Telephone: (800) 480-5902 Toll free Fax: (615) 550-6267

Delivery Methods: Internet; Telephonic

Website: [www.daveramsey.com/bankruptcy](http://www.daveramsey.com/bankruptcy)**Financial Management Course: Approval valid thru 06/30/13****Debt Education and Certification Foundation**

112 Goliad Street, Suite D

Benbrook, TX 76126

Telephone: (866) 859-7323 Toll free Fax: (866) 399-3328

Website: [www.Debt-Foundation.org](http://www.Debt-Foundation.org)

Delivery Methods: Internet; Telephonic

**Credit Counseling and Financial Management Course: Approval valid thru 01/08/13****Debt Management Credit Counseling Corp.**

700 W. Hillsboro Boulevard, Building 1, Suite 105

Deerfield Beach, FL 33441

Telephone: (954) 418-1466; (888) 777-0981 Toll free

Fax: (954) 414-9339

Delivery Method: Internet

Website: [www.acce-online.com/moneyinmotion](http://www.acce-online.com/moneyinmotion)**Financial Management Course: Approval valid thru 08/31/13****Debt Reduction Services, Inc/National Finance Education Center**

6213 N. Cloverdale Road, Suite 100

Boise, ID 83713

Telephone: (208) 378-0200 Fax: (208) 685-1058

Website: [www.debtredutionservices.org](http://www.debtredutionservices.org)

Delivery Method: Internet

**Financial Management Course: Approval valid thru 08/31/12****The Family Center of Columbus (aka Consumer Credit Counseling Service of West Georgia/East AL)**1350 15<sup>th</sup> Avenue

Columbus, GA 31902

Telephone: (706) 327-3239; Toll free (800) 757-2227

Fax: (706) 327-1341

Website: [www.cccs-wga.com](http://www.cccs-wga.com)

Delivery Methods: Internet; Telephonic; TTY; Visually impaired; Spanish

**Credit Counseling and Financial Management Course: Approval valid thru 10/16/12****GreenPath Debt Solutions**

33500 Corporate Drive

Farmington Hills, MI 48331

Telephone: Toll free (800) 630-6718 Fax: (248) 553-8970

Website: [www.greenpathbk.com](http://www.greenpathbk.com)

Delivery Methods: Internet; Telephonic; Dutch; Spanish; Portuguese

**Credit Counseling and Financial Management Course: Approval valid thru 11/30/12**

**Hummingbird Credit Counseling and Education, Inc.**

3737 Glenwood Avenue, Suite 100

Raleigh, NC 27612-5515

Telephone: (800) 645-4959 Toll free Fax: (919) 882-8990

Website: [www.hbcce.org](http://www.hbcce.org)

Delivery Methods: Internet only; Spanish (website)

**Credit Counseling and Financial Management Course: Approval valid thru 04/03/13**

**InCharge Debt Solutions, Inc**

5750 Major Boulevard, Suite 175

Orlando, FL 32819

Telephone: (866) 729-0049 Toll free Fax: (877) 419-8370

Website: [www.PersonalFinanceEducation.com](http://www.PersonalFinanceEducation.com)

Delivery Methods: Internet; Telephonic; Spanish

**Credit Counseling and Financial Management Course: Approval valid thru 07/31/13**

**Institute for Financial Literacy, Inc.**

260 Western Avenue

South Portland, ME 04106

Mailing address: P.O. Box 1842, Portland, ME 04104

Telephone: (207) 221-3601; Toll free (866) 662-4932

Fax: (207) 221-3681

Website: [www.financiallit.org](http://www.financiallit.org)

Delivery Methods: Internet; Telephonic; Hearing and visually impaired

**Credit Counseling and Financial Management Course: Approval valid thru 04/03/13**

**Money Management International**

14141 Southwest Freeway, Suite 1000

Sugar Land, TX 77478

Telephone: (877) 964-2227 Toll free Fax: (713) 394-3010

Website: [www.moneymanagement.org](http://www.moneymanagement.org)

Delivery Methods: Internet; Telephonic; Hearing impaired; Spanish (telephonic)

**Credit Counseling and Financial Management Course: Approval valid thru 07/30/13**

**Novadebt**

225 Willowbrook Road

Freehold, NJ 07728

Telephone: (877) 892-4557 Toll free; TDD: (800) 282-4557; Fax: (732) 431-5248

Website: [www.novadebt.org](http://www.novadebt.org)

Delivery Methods: Internet; Telephonic (includes services for hearing & visually impaired); Spanish (telephonic & via Internet)

**Credit Counseling and Financial Management Course: Approval valid thru 07/18/13**

**SAGE Personal Finance (formerly American Debtor-Educators On-Line)**

4043 Contera Road

Encino, CA 91436

Telephone: (800) 516-2759 Toll free Fax: (866) 268-7774

Website: [www.sagepf.com](http://www.sagepf.com) or [www.abacuscc.org](http://www.abacuscc.org)

Delivery Methods: Internet; Telephonic; TTY; Spanish (telephonic & website)

**Financial Management Course: Approval valid thru 07/26/13**

**Springboard Nonprofit Consumer Credit Management, Inc**  
**Springboard Solutions, LLC**

4351 Latham Street  
Riverside, CA 92501

Telephone: (800) 947-3752 (Toll free) Fax: (951) 781-9896

Website: [www.credit.org](http://www.credit.org); [www.bkhhelp.org](http://www.bkhhelp.org); [www.deuda.org](http://www.deuda.org); [www.plansabio.org](http://www.plansabio.org);  
[www.bancarotta.org](http://www.bancarotta.org)

Delivery Methods: Internet; Telephonic; TTY; Spanish

**Credit Counseling and Financial Management Course: Approval valid thru 08/31/12**

**Stand Sure Credit Counseling**

124 Oak Ridge Drive  
Oneonta, AL 35121

Telephone: (877) 240-1398 Toll free Fax: (800) 718-7424

Website: [www.standsurecc.org](http://www.standsurecc.org)

Delivery Methods: Internet; Telephonic

**Credit Counseling: Approval valid 09/01/11 - 08/31/12**

**Stand Sure Information Services, Inc.**

406 5<sup>th</sup> Street N, Suite 1  
Oneonta, AL 35121

Telephone: (877) 750-0851 Toll free Fax: (800) 718-4724

Website: [www.standsuretoday.com](http://www.standsuretoday.com)

Delivery Methods: Internet; Telephonic

**Financial Management Course: Approval valid 07/01/11 - 12/31/12**

**Start Fresh Today Instructional, LLC**

5765 West Sunrise Boulevard  
Plantation, FL 33313

Telephone: (800) 435-9138 Toll free Fax: (866) 209-9860

Website: [www.startfreshtoday.com](http://www.startfreshtoday.com)

Delivery Methods: Internet; Telephonic; Hearing impaired; Spanish (website only)

**Financial Management Course: Approval valid thru 03/09/13**